



# *Annual Direct Loan Conference*

***Session # 34***

***Direct Loan Servicing Hands-on***



## ***Session # 34***

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# ***Direct Loan Servicing School Web Site Update***



### **Presenters:**


**Dan Hayward**

**Cindy Battle**

**Mark Blevins**



# ***Agenda***

- 
- ▶ Overview
  - ▶ Direct Loan Borrowers
  - ▶ Direct Loan Schools
  - ▶ Direct Loans Tomorrow



# Overview

## Borrower Services Online

Provides 5 million student borrowers with highly secure online services for:



### Spanish/English Option

### Account Information

View live account data - borrower information, account balances, payment history, real time payoff quotes

### Account Management

Update address  
Change payment options  
Complete Exit Counseling online  
Interactive deferment/forbearance qualifiers  
Online form submission

### Download Forms

Download loan-related forms directly, avoiding the time and expense of mailing

### Question Center

Online information resource for borrowers

The screenshot shows the homepage of the Direct Loans Servicing Online website. At the top, there is a banner with the text "Direct Loans Servicing Online" and a small image of graduates. Below the banner, there is a "Choose A Language:" section with "English" and "Español" buttons. To the left, there is a sidebar with links to "Entrance Counseling", "Loan Consolidation", and "NSLDS Student Access". The main content area is divided into four sections: "ACCOUNT INFORMATION", "ACCOUNT MANAGEMENT", "QUESTION CENTER", and "DOWNLOAD FORMS". Each section has a list of links. A "Click Here to Request a PIN" button is located at the bottom center. The date "February 28, 2001" is displayed at the bottom left.

**Choose A Language:**  
[English](#) [Español](#)

Other Department of Education Web Sites:  
• [Entrance Counseling](#)  
• [Loan Consolidation](#)  
• [NSLDS Student Access](#)

**ACCOUNT INFORMATION**

- General Information
- Account Balances
- Payment History
- Payoff Amount
- IRS Form 1098 E

**ACCOUNT MANAGEMENT**

- Address Change
- Exit Counseling
- Online Transactions
- Repayment Estimator

**QUESTION CENTER**

- Web Site Help
- FAQ
- Glossary
- Calculating Interest

**DOWNLOAD FORMS**

- Electronic Debit Account
- Deferment
- Forbearance
- Other Forms

[Click Here to Request a PIN](#)

February 28, 2001



View live account data for your students including, balances, account status, separation date, and more

Identify students who have completed Exit Counseling Online

Get information about the Direct Loan Program

Email the Direct Loan Servicing Center directly



# ***Hands On Tour***

## ***The Direct Loan Servicing***

### ***Web Sites***



#### **Borrower Demo Site:**

<http://www.dlservicer.ed.gov/demo>

#### **School Demo Site:**

<http://216.164.67.5/Schools>





# Welcome to Direct Loan Servicing Online Demonstration Site

The screenshot shows the homepage of the Direct Loans Servicing Online Demonstration Site. The header features a banner with the text "Direct Loans Servicing Online" and a "Demo" tag. Below the banner, there is a "Choose A Language:" section with buttons for "English" and "Español". To the left, a sidebar lists "Other Department of Education Web Sites:" including "Entrance Counseling", "Loan Consolidation", and "NSLDS Student Access". The main content area is divided into four sections: "ACCOUNT INFORMATION" (General Information, Account Balances, Payment History, Payoff Amount, IRS Form 1098 E), "ACCOUNT MANAGEMENT" (Address Change, Exit Counseling, Online Transactions, Repayment Estimator), "QUESTION CENTER" (Web Site Help, FAQ, Glossary, Calculating Interest), and "DOWNLOAD FORMS" (Electronic Debit Account, Deferment, Forbearance, Other Forms). A "Click Here to Request a PIN" button is located at the bottom center. The date "March 2, 2001" is displayed at the bottom. A grey arrow points from the "Exit Counseling" link in the "ACCOUNT MANAGEMENT" section to the "Steps to Logon" box on the right.

**Choose A Language:**  
**English** **Español**

Other Department of Education Web Sites:

- Entrance Counseling
- Loan Consolidation
- NSLDS Student Access

**ACCOUNT INFORMATION**

- General Information
- Account Balances
- Payment History
- Payoff Amount
- IRS Form 1098 E

**ACCOUNT MANAGEMENT**

- Address Change
- Exit Counseling
- Online Transactions
- Repayment Estimator

**QUESTION CENTER**

- Web Site Help
- FAQ
- Glossary
- Calculating Interest

**DOWNLOAD FORMS**

- Electronic Debit Account
- Deferment
- Forbearance
- Other Forms

[Click Here to Request a PIN](#)

March 2, 2001

## Steps to Logon

- ✓ Open your browser - Internet Explorer or Netscape.
- ✓ Enter the following address:  
<http://www.dlservicer.ed.gov/demo>
- ✓ Click on Exit Counseling under Account Management to open PIN Registration Page.



# Protected Access to Customer Data

**Direct Loans**

Account Information | Account Management | Question Center | Download Forms

Home | Request a PIN | Contact Us

Address Change | Exit Counseling | Online Transactions | Repayment Estimator

**Account Management**

**PIN Registration**

[PIN Home](#) | [PIN Request & Information](#) | [Change Internet Access to my Information](#) | [Contact Us](#)

### Confirming Your Identity

We need some personal information and the PIN we mailed to you. You must provide this information to access to your U.S. Department of Education information through the Internet. Please answer the following questions and select [Submit Request](#).

After you select the Submit Request button, please wait for our confirmation page to appear on your screen.

[Where can the PIN be used?](#)

What is your Social Security Number? Please enter this number without the dashes. For example, 123456789.

What are the first two (2) letters of your last name?

What is your date of birth? Please enter this date in "mmdd19yy" format. For example, 08171975.

What is your PIN?

[Previous](#) [Submit Request](#) [Clear Form](#) [Help](#)

## Enter the following to logon:

- ✓ Social Security Number: [010849796](#)
- ✓ First 2 two letters of last name: [AL](#)
- ✓ Date of birth: [08051960](#)
- ✓ PIN: [1234](#)
- ✓ Click on Submit Request button on the bottom of the page.



# Exit Counseling

Start

**Direct Loans**  
Exit Counseling

U.S. Department of Education's Direct Loans Online Exit Counseling

**Account Management**

Account Information  
Account Management  
Question Center  
Download Forms

Home  
Log Off  
Request a My  
Contact Us

A school participating in the Direct Loans Program is required, by law, to provide Exit Counseling to borrowers of Direct Subsidized loans and Direct Unsubsidized loans shortly before they graduate, withdraw, or otherwise cease to attend school at least half time.

This is a 15-20 minute online Exit Counseling Session that your school is requiring you to pass. This session will educate you about your Direct Loans.

There is a quiz at the end of the session. Your school can choose to have you take this online session or they may choose to administer Exit Counseling in person, at your school.

**Who should take it?**

Anyone with a Direct Loan who is about to graduate or leave school should take Exit Counseling. Your school will notify you if you should take it in online session or if they prefer to administer Exit Counseling in person.

[Yes, I am required to take this session. Proceed to Exit Counseling.](#)

[No, I am NOT required to take this session. Please return me to the Main Menu.](#)

**Direct Loans**  
Exit Counseling

U.S. Department of Education's Direct Loans Online Exit Counseling

**Account Management**

Account Information  
Account Management  
Question Center  
Download Forms

Home  
Log Off  
Request a My  
Contact Us

Welcome to the U.S. Department of Education's Direct Loans Online Exit Counseling Session

The U.S. Department of Education (ED) invites William D. Ford Federal Direct Loans directly to you throughout the life of your Direct Loan. The Department of Education is your lender and will involve you in the thought of the life of your Direct Loan. The Department of Education's Direct Loans Counseling Center monitors your loan account until each loan is paid in full. However, you are the real loan manager because you are responsible for repaying your loan. As a Direct Loans borrower who is graduating or who is no longer attending school at least half time, you will have many decisions to make in the near future. Making decisions about repaying the repayment of your student loan.

**This Exit Counseling session will walk you through the following:**

- Welcome To Exit Counseling
- Direct Loans Balances
- Non-Direct Loans
- Interest Rates
- Enrolling in Repayment
- Request Repayment Estimate
- Your Repayment Plans
- Making Payments
- Monthly Cap Rule
- Prepayment
- Consequences of Default
- Loan Consolidation
- Delinquency
- Payment Shock
- Loan Discharge
- Contacting Direct Loans
- Don't Forget to Keep Records
- Answer These Common Terms
- Congratulations! It's the Final Exam
- The Quiz

Take your time and review the information on the web few pages very carefully. This completes the brief quiz at the end. This quiz should take 5-10 minutes. You must answer 7 of the 10 questions correctly (70%).

**Your Progress**

Page 1 of 20

## Steps to Navigate

Start -- Click "Yes, I am required to take this session, proceed to Exit Counseling."

1) Click "Next" on the progress meter.

# Exit Counseling



2

**Direct Loans Exit Counseling**

U.S. Department of Education's Direct Loans Online Exit Counseling

Account Information | Account Management | Question Center | Download Forms

Home | Log Out

Direct Loans Balances

This page and the one following give information about your total school loan indebtedness, including any loans you have that are not Direct Loans. This first page shows your total Direct Loans borrowing. The next page gives details about your other loans.

Loan Year	Outstanding Balance	Principal Balance	Interest Outstanding	Interest Rate	Default Status
1996-1997	\$5,700.00	\$5,718.33	\$7.00	0.00%	Defaulted
<b>Totals</b>	<b>\$5,700.00</b>	<b>\$5,718.33</b>	<b>\$7.00</b>	<b>0.00%</b>	<b>Defaulted</b>

**Remember**

- This page displays information about Direct Loans you have borrowed.
- To view the definition for the terms displayed on this page, click [here](#).

## Steps to Navigate

2) Click "Next" on the progress meter.

3) Click "Home" on the navigation bar on the left side of the page.

3

**Direct Loans Exit Counseling**

U.S. Department of Education's Direct Loans Online Exit Counseling

Account Information | Account Management | Question Center | Download Forms

Home | Log Out

Non-Direct Loans

According to the National Student Loan Data System (NSLDS), you have at least one additional school loan outstanding that is not a Direct Loan. For further information about the loans shown on this page, you may contact the holder of the loan as indicated in the chart below. Direct Loans does not originate, service, or maintain FFEL or Perkins loans.

Loan Type	Loan Year	Outstanding Balance	Principal Balance	Interest Outstanding	Interest Rate	Default Status
<b>FFEL Loan</b>						
Student Education	2001-2002	\$2,500.00	\$2,500.00	\$0.00	0.00%	Current
<b>Totals FFEL loans</b>		<b>\$2,500.00</b>	<b>\$2,500.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>Current</b>

**Remember**

- This page displays information about other school loans you have outstanding.
- This information has been obtained from NSLDS records.
- To view the definition for the terms displayed on this page, click [here](#).
- You may contact the holder of the loan as indicated in the chart for further information regarding the loans displayed on this page. Direct Loans does not originate, service, or maintain FFEL or Perkins loans.

# Electronic Debit Account Online Submission

1

**Choose A Language:**  
[English](#) [Español](#)

Other Department of Education Web Sites:

- Entrance Counseling
- Loan Consolidation
- NSLDS Student Access

**ACCOUNT INFORMATION**

- General Information
- Account Balances
- Payment History
- Payoff Amount
- IRS Form 1098 E

**ACCOUNT MANAGEMENT**

- Address Change
- Exit Counseling
- Online Transactions
- Repayment Estimator

**QUESTION CENTER**

- Web Site Help
- FAQ
- Glossary
- Calculating Interest

**DOWNLOAD FORMS**

- Electronic Debit Account
- Deferment
- Forbearance
- Other Forms

**Contact Us**

2

**Direct Loans**

**Download Forms**

Electronic Debit Account

Direct Loan borrowers may pay their monthly Direct Loan payments by Electronic Debit Account (EDA). Electronic Debit Account is a service that allows your bank to automatically deduct your monthly payments from your checking or savings account. This avoids the hassle of writing and mailing checks or money orders each month, but you would also receive a discount on your repayment interest rate. If you wish to use Electronic Debiting, [click here](#).

You can now enroll, change account information, or stop Electronic Debiting online by selecting:

[Enroll](#) [Enroll, Change or Cancel EDA](#) [Stop](#)

Or you can download a EDA application and complete it on your own using the detailed instructions contained on the form.

[Back to Top](#)

## Steps to Navigate

- 1) Click "Electronic Debit Account."
- 2) Click "Enroll, Change or Cancel EDA."

# Electronic Debit Account Online Submission

**1**

Direct Loans

Account Management

Electronic Debit Account

Log Off

Contact Us

1. Account Type

2. 9-Digit Bank Routing Number

3. Checking Account Number

4. Bank Name

5. Bank Phone Number

Proceed

Thank you

## To apply for EDA

- 1) Enter the following information:
  - ✓ Acct. Type: [Select Checking](#)
  - ✓ Routing Number: [123456789](#)
  - ✓ Account Number: [123456789](#)
  - ✓ Bank Name: [SFA Bank](#)
  - ✓ Bank Phone Number: [2223334444](#)
  - ✓ Click on "Proceed" button on the bottom of the page to submit application.
- 2) Click "Home" on the navigation bar on the left side of the "Thank you" page.

**2**

Direct Loans

Account Management

Thank you

Contact Us



# ***Direct Loan Customer Focus***



## ***School Services***



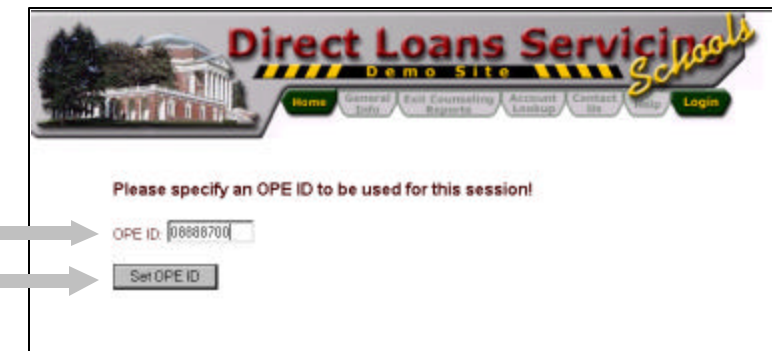
# Welcome to Direct Loan Servicing Schools Online Demonstration Site



2



3



## Steps to Logon

- 1) Open your browser - Internet Explorer or Netscape.

Enter the following address:

<http://216.164.67.5/Schools>

Click on Login to open the LO Login page.

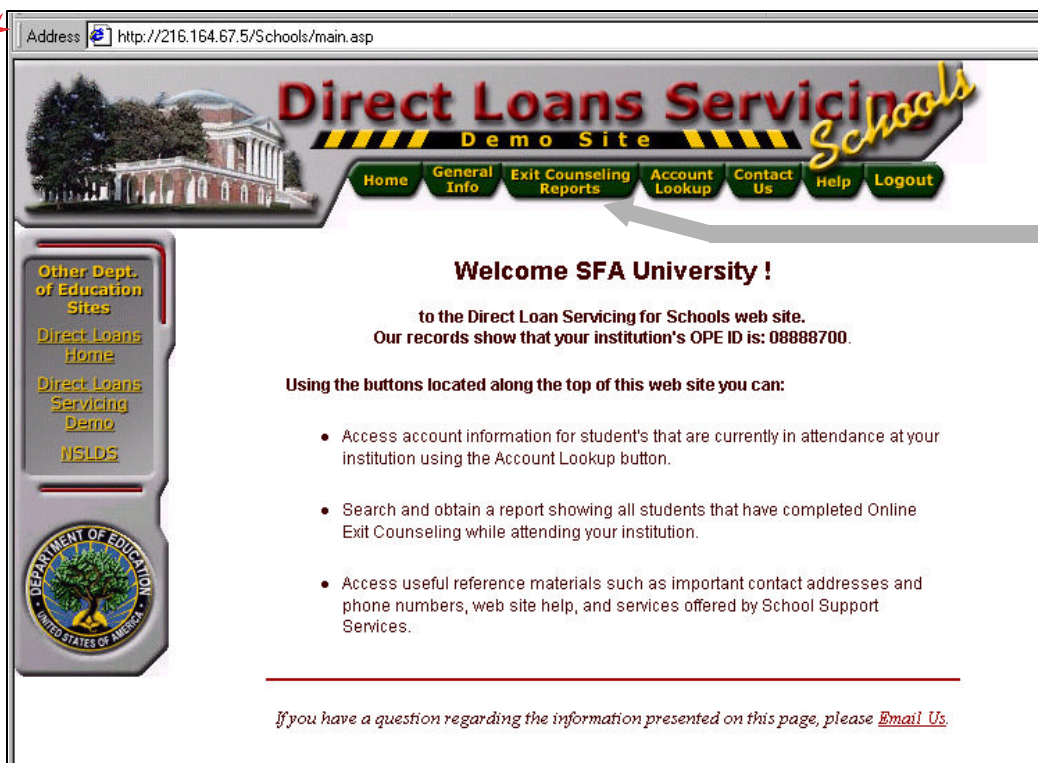
- 2) For the demo, just click login (no ID or password).

- 3) Enter OPE ID [08888700](#).

Click Set OPE ID button.



# Welcome to Direct Loan Servicing Schools Online Demonstration Site



## Steps to Navigate

Select the "Exit Counseling Reports" tab.

# Exit Counseling Reports

## Steps to View Exit Counseling Report

1) Select time period of 30 days from the drop down box.

Click "Submit" button.

2) Click "Back" button on your browser.

**Direct Loans Service Schools**  
Demo Site

Home General Exit Counseling Reports Account Contact Us Help Logout

**Exit Counseling Reporting Criteria**

Welcome to the Direct Loans Exit Counseling Reports page. The Exit Counseling Reports tool is a web-based tool that was designed specifically for you. This tool will enable Financial Aid Officers at certain authorized schools to access the Direct Loan Servicing System (DLSS) in order to view complete listings of all your students that have completed Online Exit Counseling while in attendance at your institution.

The Exit Counseling Reports are displayed using Crystal Reports. To learn more about Crystal Reports [click here](#). If you need help getting started using this search tool, if you want more information about this feature, or you are experiencing difficulties while using this tool, you can select the [help link](#) below to obtain assistance.

**Time Period**

10 Day  
30 Day  
60 Day  
90 Day  
Custom Time Period

**Submit**

If you have a question regarding the information presented on this page, please [contact us](#).

**Exit Counseling Reporting** 03/05/2001

**SFA UNIVERSITY - 00000700**

FROM 2/20/2001 TO 3/8/2001

Borrower	SSN	Date Completed
ALBERT, POVEY	010849189	03/02/2001
COOPER, WILLIAM L.	001849780	02/07/2001
GRAY, ROGER E.	001849195	03/04/2001
HOWARD, JUDITH A.	022249789	02/28/2001
JONES, STACE A.	021149189	02/08/2001
ROGERS, JANE T L.	002184080	03/04/2001
SMITH, ELOMAY Y.	020249177	03/01/2001
SMITH, KATHARINE C.	000149189	02/28/2001
SHAW, DENISE L.	000842308	03/08/2001
WILLIAMS, DAVID W.	022249249	02/27/2001

Total: 10

# General Account Information

## Steps to Lookup Student Accounts

1) Select the "Account Lookup" tab  
Click "Submit" button.

2) Enter and Add the following  
SSNs:

[091549795](#)

[020249777](#)

[021149799](#)

Click the "Submit" button.

1



2



# General Account Information

**Direct Loans Servicing**  
Demo Site  
Home General Info Exit Counseling Reports Account Contact Us Help Logout

**General Account Information**

Social Security Number: 081-54-8795 Address: 480 DEMO LANE  
Name: GRAY, ROGER E DEMONVILLE, NY 12345  
Date of Birth: 11-04-1955 Home Phone: 315-333-3333  
School of Attendance: SFA University Work Phone: 315-444-4444

Account	Status	Separation Date	Grace End Date	Current Year	Original Balance	Principal Balance	Amount Due	Due Date
01549795.1	Paid in Full	05-15-1997	11-15-1997	1996	\$10,470.00	\$0.00	\$0.00	
01549795.2	In Repayment, current	03-31-1999	03-31-2000	1999	\$14,658.32	\$10,638.70	\$300.00	03-31-2001
<b>TOTAL</b>					<b>\$24,472.32</b>	<b>\$10,638.70</b>	<b>\$300.00</b>	

Social Security Number: 020-24-8777 Address: 480 TESTERS WAY  
Name: SMITH, GLORIA Y TESTER, NY 12345  
Date of Birth: 11-02-1962 Home Phone: 445-555-5555  
School of Attendance: SFA University Work Phone: 777-666-6666

Account	Status	Separation Date	Grace End Date	Current Year	Original Balance	Principal Balance	Amount Due	Due Date
02024877.1	In Repayment, current	08-30-1998	12-30-1998	1997	\$7,437.00	\$4,948.61	\$79.43	05-21-2001
<b>TOTAL</b>					<b>\$7,437.00</b>	<b>\$4,948.61</b>	<b>\$79.43</b>	

Social Security Number: 001-14-5799 Address: 123 SITSAT STREET  
Name: JONES, STACIE A TESTINGSHIRE, MA 12345  
Date of Birth: 05-23-1961 Home Phone: 445-556-7700  
School of Attendance: SFA University Work Phone: 887-766-5544

Account	Status	Separation Date	Grace End Date	Current Year	Original Balance	Principal Balance	Amount Due	Due Date
02118758.1	In Repayment, current	09-09-1996	12-09-1996	1997	\$3,500.00	\$2,514.27	\$50.00	05-14-2001
<b>TOTAL</b>					<b>\$3,500.00</b>	<b>\$2,514.27</b>	<b>\$50.00</b>	

## To Obtain a Detailed Report

- 1) Click on the Account Number.
- 2) Click "Back" button on your browser.

Microsoft Internet Explorer

Address: http://www.fpsa.com/.../01549795-2

**Detailed Information for Account 01549795-2**

081-54-8795 GRAY, ROGER E  
480 DEMO LANE  
DEMONVILLE, NY 12345

Status: In Repayment, current  
Original Balance: \$14,658.32  
Principal Balance: \$10,638.70  
Amount Due: \$300.00

Separation Date: 03-31-1999  
Order End Date: 03-31-1999  
Current Year: 1999  
Next Payment Due: 03-31-2001

315-333-3333 (H)  
315-444-4444 (H)

**01549795-2 (1) - Subsidized Consolidated Loan**

Origination: 1  
Disbursement Date: 03-31-1999

Original Balance:	\$14,658.32	Interest Paid:	\$1,148.11
Capitalized Interest:	\$0.00	Principal Paid:	\$9,490.56
Refunds:	\$259.35	Interest Outstanding:	\$7.08
Balance:	\$0.00	Principal Outstanding:	\$1,250.67
Interest Rate:	7.50%		

Origination: 2  
Disbursement Date: 03-31-1999

Original Balance:	\$4,086.79	Interest Paid:	\$465.38
Capitalized Interest:	\$0.00	Principal Paid:	\$3,621.41
Refunds:	\$111.04	Interest Outstanding:	\$1.00
Balance:	\$0.00	Principal Outstanding:	\$3,579.63
Interest Rate:	7.50%		

# General Information and Help

1



The screenshot shows the 'Direct Loans Service Schools Demo Site' with the 'General Information' tab selected. The left sidebar lists 'School Support Services' including Email Support, Telephone Support, Confirmation (Expanded), 30-day Demand Letters, FIDELPROSING Home, FIDEL Counseling Interview Manual, Delinquency Management, Contact Default, Direct Loan Servicing Online Web Site for Borrowers, and Payment Incentive Overview. The main content area is titled 'Reaffirmation Requests' and includes a definition of reaffirmation, a section for 'Reaffirmation Letter' with two numbered questions, and sections for 'Required School Information' and 'Required Student Information'.

2



The screenshot shows the 'Direct Loans Service Schools Demo Site' with the 'Help Center' tab selected. The left sidebar lists 'Web Site Help' including Security of Information, Privacy (that you have a supported web browser), Credit and payment contact web browser (CPIQ), Access Access Information, Out-Counseling Property, Credit Reports, Optimal screen viewing, Help with printing, and Send an Email To School Support Services. The main content area is titled 'Ensure that you have a supported web browser' and lists supported browsers: Microsoft Internet Explorer (version 4.0 or higher), Netscape Navigator (version 4.0 or higher), and AOL (America On Line, version 4.0 or higher). It also provides links to download these browsers.

## Steps to Navigate

- 1) Select the "General Information" tab.
- 2) Select the "Help" tab.





# Contact Us and Email Us

**Direct Loans Servicing Schools**  
Demo Site

Home General Info Exit Counseling Appeals Account Lookup **Contact Us** Help Logout

**Contact Us**  
Please select a topic from the list below:

If you need any additional information that is not included on the [Help Center](#), please use any of the following means to contact us, thank you.

- 1 School Support Services
- 2 Direct Loan Client Account Manager (CAM) Contact Listing
- 3 Additional Contact Information

**Address and Telephone Numbers for School Support Services**

**Direct Loan Servicing Center**  
School Support Services  
801 Bleeker Street  
Utica, NY 13501

Telephone: 1-888-877-7658  
Fax: 1-800-848-0984  
**Email Us**  
Click here for [Available Services](#)

## To Contact DLSC

- 1) Select the "Contact Us" tab.  
Click on "Email Us"
- 2) Complete the Email form and then click "Send Email" button

**Email Us**

At Direct Loans Servicing, we are in the business of serving you and care about what you think. If you have any questions, problems, suggestions, or comments with regards to the information reported for your school, the services we provide, or our Web site, please let us know.

Please complete the form below before submitting your email. These fields are needed in order to properly route your email to appropriate representatives at the Direct Loan Servicing Center. Please note that email submitted from this page will be secure, however, we cannot ensure the security of the email response. Therefore, account sensitive information will not be supplied in our reply. If you have any questions, please call the School Support Services at 888-877-7658 for assistance.

School Name: SFA University  
OPE ID: 0000703  
First Name:   
Last Name:   
Phone Number:   
(Should not have any blanks or dashes in it)  
Extension:   
Email Address:   
Comments:





# ***Direct Loans Tomorrow***

## **Students**

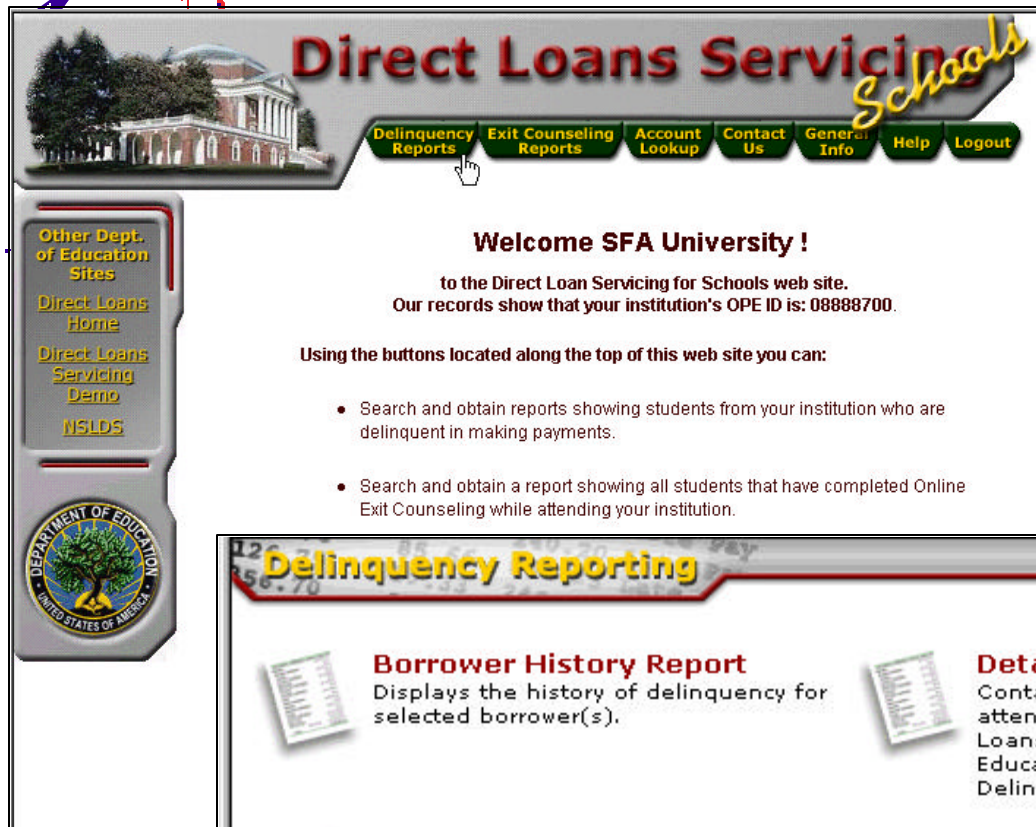
- Online borrower counseling (personalization)
- Electronic Master Promissory Note
- Online delivery of bills and correspondence
- Ability to make payments online

## **Schools**

- Online Delinquency Reports
- Online Reports



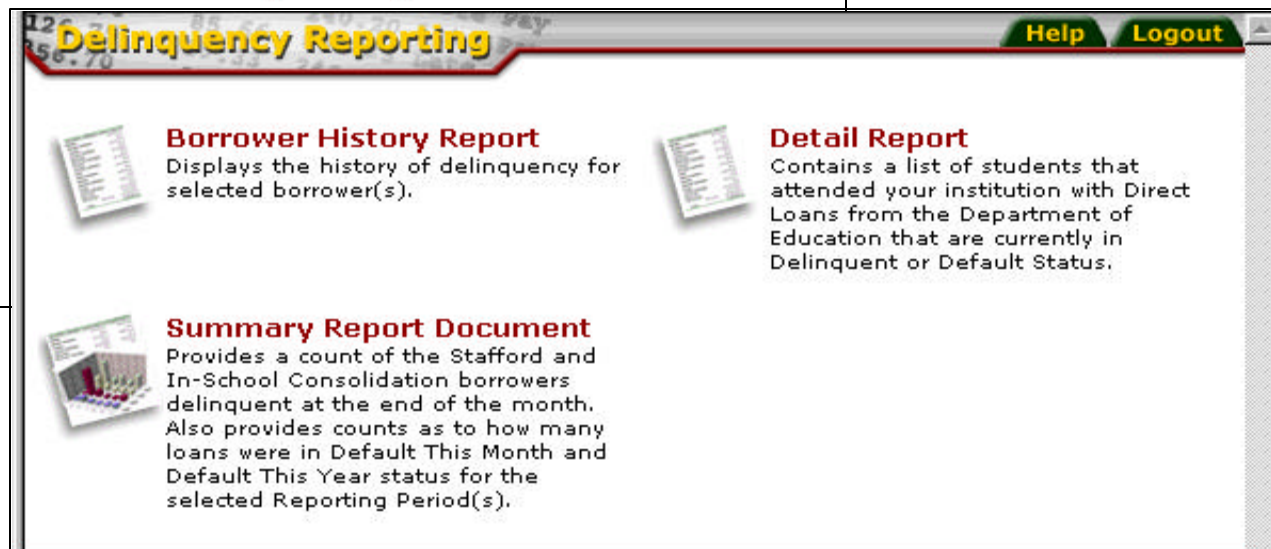
# Delinquency Reporting Online



**New on the Direct Loans  
Servicing School Site**

**Focus Group  
Friday at 2:30.**

**See what's coming and give  
your input!**





## ***Contact Us:***

**Dan Hayward**

**(202) 205-0038**

**dan\_hayward@ed.gov**

**Cynthia Battle**

**(202) 205-7963**

**cynthia\_battle@ed.gov**

**Mark Blevins**

**(301) 212-8052**

**mark.blevins@acs-gsg.com**